

FHA Handbooks

Updated & Online

FHA Updated Online Handbooks

- Find related information from four handbooks and Mortgagee Letters
- Save time in searching for FHA policy guidance with the new handbook format
- Access the most upto-date FHA policy information which incorporates the latest Mortgagee Letters
- Enjoy new features, such as searching and printing, that make it easier to work with FHA policy information

Facts: The Federal Housing Administration (FHA) is updating and rewriting Single Family (SF) handbooks to make it easier to understand existing policies and processes. The updated handbooks consolidate and reorganize information, and incorporate the latest Mortgagee Letters. On April 21, 2009, on www.fha.gov and www.hud.gov, FHA will release two Updated Online SF handbooks,

- 4155.1 Mortgage Credit Analysis for Mortgage Insurance, One to Four Family Property which replaces Handbook 4155.1 REV-5 and incorporates related Mortgagee Letters as of 12/08
- 4155.2 Lender's Guide to Single Family Mortgage Insurance Processing which consolidates related Mortgagee Letters as of 12/08 and the following three handbooks
 - * 4000.2 Mortgagee's Handbook, Application through Insurance.
 - * 4000.4 Single Family Direct Endorsement Program, and
 - * 4165.1 Endorsement for Insurance for Home Mortgage Programs (Single Family).

Benefits:

The new SF Handbooks are rewritten and reorganized:

- Handbook information has been consolidated to reduce duplications and redundancies
- Handbooks are written in simple English to ensure greater clarity and ease of understanding FHA policy guidance
- Information is reorganized and links related content in a logical sequence

FHA Policy and Process Information:

- Future policy guidance will be incorporated into the updated handbooks soon after it is released through Mortgagee Letters
- Mortgagee Letters will be published in the new format

Resources:

Additional support is available:

- The Resource Center is open for calls Monday—Friday, 8 am to 8 pm ET, call 1-800-CALLFHA (225-5342)
- Access FHA FAQs at: www.fhaoutreach.gov/FHAFAQ
- or email your questions at anytime to: info@fhaoutreach.com